

Amendments to the Specification

Please replace the Abstract at page 32 of the specification with the following amended paragraph:

~~Novel computerized methods are described for illustrating and a~~ Analyzing educational saving plans by considering the tax implications of these plans is provided by. ~~The method is for use with a computer readable medium on which are stored~~ a plurality of respective educational institution identifiers and a plurality of educational savings plan parameter sets. Each of the educational institution identifiers is associated with a corresponding set of cost parameters specifying ~~at least one of~~ room, board, and tuition costs for the respective educational institution. Each of the educational savings plan parameter sets specifies ~~one or more~~ a characteristics of a corresponding educational savings plan. ~~The method includes the steps of receiving at least one educational institution identifier and, for each of the received identifiers, retrieving the corresponding set of cost parameters from the computer readable medium.~~ A comparative analysis of ~~a plurality of~~ educational savings plans is generated by applying a ~~each~~ retrieved set of cost parameters for ~~to each of the~~ educational plan parameter sets. This comparative analysis takes into consideration ~~the~~ tax implications of ~~a plurality of~~ an educational savings plan. The results of the comparative analysis are outputted on a display and/or printout so that an investor can determine which of the plurality of educational savings plans best meets their ~~his or her~~ needs.